

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Emery B Gurbal
Brittany R Gurbal
fka Brittany R Kyler**
Debtor(s)

Bankruptcy Case No.: 18-70827-JAD

Chapter: 13
Docket No.: 78 – 77

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 29th of March, 2024, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 5/13/24.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **5/21/24 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **5/13/24**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: **All Parties**

*** For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

In re:
Emery B Gurbal
Brittany R Gurbal
Debtors

Case No. 18-70827-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 29, 2024

User: auto
Form ID: 408

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2024:

Recip ID	Recipient Name and Address
db	+ Emery B Gurbal, 231 Gormont Drive, Frenchville, PA 16836-8927
jdb	+ Brittany R Gurbal, 163 Tulip Lane, West Decatur, PA 16878-9625
14956548	+ Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
14956552	+ Cbna, 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
14956558	+ Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
14956560	+ Joshua McNamara, Esquire, Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14956577	+ Wells Fargo Card Services, MAC N8235-040, 7000 Vista Drive, West Des Moines, IA 50266-9310

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Mar 30 2024 00:01:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
14956546	+ Email/PDF: bncnotices@becket-lee.com	Mar 30 2024 00:17:31	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14981842	Email/PDF: bncnotices@becket-lee.com	Mar 30 2024 00:18:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956547	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 30 2024 00:01:00	Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
14972571	Email/Text: bnc-thebureaus@quantum3group.com	Mar 30 2024 00:01:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
14956549	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2024 00:17:32	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956551	^ MEBN	Mar 29 2024 23:55:54	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14971214	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2024 00:17:53	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14956550	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2024 00:18:16	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14978281	Email/PDF: bncnotices@becket-lee.com	Mar 30 2024 00:18:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14988028	+ Email/Text: RASEBN@raslg.com	Mar 30 2024 00:00:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Mar 29, 2024

Form ID: 408

Total Noticed: 52

14956554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2024 00:17:54	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14991016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2024 00:18:16	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14956555	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 30 2024 00:01:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14956563	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2024 00:17:29	Macy's Visa, P.O. Box 183083, Columbus, OH 43218
14991397	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2024 00:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14985134	Email/Text: G06041@att.com	Mar 30 2024 00:01:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14956556	+ Email/Text: mrdiscen@discover.com	Mar 30 2024 00:00:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14960869	Email/Text: mrdiscen@discover.com	Mar 30 2024 00:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15136143	Email/Text: ECMCBKNotices@ecmc.org	Mar 30 2024 00:01:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14956557	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 30 2024 00:17:33	First Premier Bank, Credit Card Department, P.O. Box 5519, Sioux Falls, SD 57117-5519
14956559	+ Email/Text: Bankruptcy@ICSystem.com	Mar 30 2024 00:00:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
14956553	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2024 00:17:28	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14956561	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 30 2024 00:00:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14988222	Email/PDF: resurgentbknofications@resurgent.com	Mar 30 2024 00:17:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956562	+ Email/Text: Documentfiling@lciinc.com	Mar 30 2024 00:00:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14978316	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2024 00:01:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14956564	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2024 00:01:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14956565	+ Email/Text: Bankruptcies@nragroup.com	Mar 30 2024 00:01:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14983738	+ Email/Text: bncnotifications@pheaa.org	Mar 30 2024 00:00:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14986834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2024 00:17:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958784	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2024 00:18:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956569	+ Email/Text: bankruptcyntices@psecu.com	Mar 30 2024 00:01:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14956567	+ Email/Text: bncnotifications@pheaa.org	Mar 30 2024 00:00:00	Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14956568	+ Email/Text: steve@priorityfirstfcu.org	Mar 30 2024 00:00:00	Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864
14968541	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 30 2024 00:01:00	Quicken Loans Inc., 635 Woodard Avenue, Detroit, MI 48226-3408

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Mar 29, 2024

Form ID: 408

Total Noticed: 52

14956570	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 30 2024 00:01:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14956571	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 30 2024 00:17:53	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14956572	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 30 2024 00:18:16	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14956573	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 30 2024 00:17:30	Synchrony Bank/Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005
14956574	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 30 2024 00:17:33	Synchrony Bank/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
14991086	+ Email/Text: bncmail@w-legal.com	Mar 30 2024 00:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14956575	+ Email/Text: bncmail@w-legal.com	Mar 30 2024 00:01:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14956576	+ Email/Text: bnc-thebureaus@quantum3group.com	Mar 30 2024 00:01:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14982517	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 30 2024 00:17:56	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans, LLC
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14988420	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14956566	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Mar 29, 2024

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Denise Carlon

on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com

Kenneth P. Seitz

on behalf of Joint Debtor Brittany R Gurbal thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Emery B Gurbal thedebterasers@aol.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6